

Information to identify the case:

Debtor 1	<u>Robert L. Johnson III</u>	Social Security number or ITIN	xxx-xx-7254
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Regina W. Johnson</u>	Social Security number or ITIN	xxx-xx-2982
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24929-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert L. Johnson III

Regina W. Johnson

6/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert L. Johnson, III
Regina W. Johnson
Debtors

Case No. 19-24929-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Johnson, III, Regina W. Johnson, 1442 Center Street, Pittsburgh, PA 15221-1904
sp	+ Bernard M. Tully, Bernard M. Tully, LLC, The Grant Building, Ste. 3201, 310 Grant St., Pittsburgh, PA 15219-2301
cr	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15177291	+ Chase Card Services, PO Box 1423, Wilmington, DE 19899-1423
15177294	+ Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
15177301	Mercury/FBT, Attn: Bankruptcy, PO Box 71068, Philadelphia, PA 19176
15177302	+ Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
15177305	+ Nissan Motor Acceptance Corporation, PO Box 740956, Cincinnati, OH 45274-0001
15177306	+ Nissan-Infinity LT and NILT Inc., PO Box 660360, Dallas, TX 75266-0360
15177312	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15177313	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15196510	+ Quicken Loans INC., Bankruptcy Team, 635 Woodward AVE., Detroit MI 48226-3408

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:06:00	Citibank, N.A., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	^ MEBN	Jun 12 2025 23:59:15	New Residential Mortgage Loan Trust 2019-1, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
cr	+ EDI: PRA.COM	Jun 13 2025 03:59:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 13 2025 03:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15188528	+ EDI: PHINAMERI.COM	Jun 13 2025 03:59:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282688	+ EDI: PHINAMERI.COM	Jun 13 2025 03:59:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15285432	+ Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 63

		Jun 13 2025 00:18:28	CITIBANK, N.A., NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville SC 29603-0826
15177289	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15177288	+ EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15194230	EDI: CAPITALONE.COM	Jun 13 2025 03:59:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15198859	+ Email/Text: bankruptcy@cavps.com	Jun 13 2025 00:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15177290	+ EDI: JPMORGANCHASE	Jun 13 2025 03:59:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
15177292	+ EDI: JPMORGANCHASE	Jun 13 2025 03:59:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15528505	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 13 2025 00:06:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15177296	EDI: DISCOVER	Jun 13 2025 03:59:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
15179695	EDI: DISCOVER	Jun 13 2025 03:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15213069	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 13 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177298	+ EDI: CITICORP	Jun 13 2025 03:59:00	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15177299	+ EDI: IRS.COM	Jun 13 2025 03:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15208404	EDI: JEFFERSONCAP.COM	Jun 13 2025 03:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15196309	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15177300	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 13 2025 00:06:00	Mercury/FBT, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15201738	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:06:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15208507	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15179245	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
15177304	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
15190243	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
15177303	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
15194114	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 13 2025 00:06:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15181233	EDI: AGFINANCE.COM	Jun 13 2025 03:59:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 63

			47731-3251
15177307	+ EDI: AGFINANCE.COM	Jun 13 2025 03:59:00	One Main Financial, Attn: Bankruptcy, Twin Fountain Plaza, 2525 Monroeville Boulevard, Monroeville, PA 15146-2383
15177308	+ EDI: AGFINANCE.COM	Jun 13 2025 03:59:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15177310	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, Attn: Bankruptcy, PO Box 856177, Louisville, KY 40285
15177309	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15200085	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15508971	EDI: PRA.COM	Jun 13 2025 03:59:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15177311	Email/Text: banko@preferredcredit.com	Jun 13 2025 00:06:00	Preferred Credit Inc, PO Box 1970, St Cloud, MN 56302
15206233	Email/Text: banko@preferredcredit.com	Jun 13 2025 00:06:00	Preferred Credit, Inc., 628 Roosevelt Road, Suite 100, Saint Cloud, MN 56301
15210439	EDI: Q3G.COM	Jun 13 2025 03:59:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15177316	+ EDI: SYNC	Jun 13 2025 03:59:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15177317	+ EDI: SYNC	Jun 13 2025 03:59:00	SYNCB/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15177314	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15177315	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 00:06:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15210623	^ MEBN	Jun 12 2025 23:59:29	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15178013	^ MEBN	Jun 12 2025 23:59:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177319	+ EDI: SYNC	Jun 13 2025 03:59:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15177318	+ EDI: SYNC	Jun 13 2025 03:59:00	Synchrony Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914
15177320	+ EDI: SYNC	Jun 13 2025 03:59:00	Synchrony Bank/Sams, PO Box 965005, Orlando, FL 32896-5005
15177321	+ EDI: SYNC	Jun 13 2025 03:59:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 530942, Atlanta, GA 30353-0942
TOTAL: 51			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan-Infiniti LT
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 63

15177293	*+	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
15177297	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
15177295	*+	Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655
15199123	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Chandra Marie Arkema	on behalf of Creditor Quicken Loans LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher M. Frye	on behalf of Joint Debtor Regina W. Johnson chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Robert L. Johnson III chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Nissan-Infiniti LT dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lorraine Gazzara Doyle	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. ldoyle@squirelaw.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael John Clark	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mclark@pincuslaw.com
Michael John Clark	on behalf of Creditor Quicken Loans LLC mclark@pincuslaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 63

Steven P Kelly

on behalf of Creditor New Residential Mortgage Loan Trust 2019-1 skelly@sterneisenberg.com bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 14